

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020
Emily Kaye Courteau Bar# 100570

Return To: Morris & Associates 2309 Oliver Road Monroe, Louisiana 71201 Telephone: 318-330-9020

## SUBSTITUTION OF TRUSTEE

Lot 1473, Section D, Southaven West S/D, Section 22, T1S, R8W, Plat Book 3, Pages 25 and 26, DeSoto County, MS

STATE OF MISSISSIPPI COUNTY OF DeSoto

Grantor:

Bank Of America, N.A. Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP 7105 Corporate Drive Plano, TX 75024 318-330-9020

Grantee:

Emily Kaye Courteau 2309 Oliver Road Monroe LA 71201 318-330-9020

WHEREAS, on the 9th day of November, 2007 and acknowledged on the 9th day of November, 2007, Regina Moore aka Regina M. Moore, an un-married woman executed a Deed of Trust to Kathryn L. Harris of Rossville, Tn, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2821 at Page 109 and re-recorded in Book 2830 at Page 392 and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this
Bank Of America, N.A. Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP  Walk D HA  BY: Yolanda D Jackson, Assistant Vice President (AVP)
STATE OF TOXAS  COUNTY OF DAILAS
On May 3, 2012, before me, Freign A. Denten, Wotan Public, (Insert name and title of the officer)  Personally appeared 101000 D 10000 (Insert name and title of the officer)  Who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) (is) are subscribed to the within instrument and acknowledged to me that he he they executed the same in his her their authorized capacity (ies), and that by his her their signature (s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct.
Witness my hand and official seal.
Signature (Seal)  Notary Public, State of Texas My Commission Expires Morch 17, 2013